



United States Fish & Wildlife Service

DO NOT REPLY TO THIS ADDRESS - SEE MESSAGE FOR CONTACT INFO!

11/05/2001

Memorandum

From AD-Budg, Planning & Hum Res
Subject Health Benefits Open Season

Federal Employees Health Benefits Open Season

The Federal Employees Health Benefits (FEHB) Open Season will commence November 12, 2001, and run through December 10, 2001. The open season will:

- Afford employees who previously declined FEHB election an opportunity to participate,
- Give enrolled employees and annuitants the opportunity to change health plans or enrollment coverage, and
- Offer employees the option to waive premium conversion. (Premium conversion is a "pre-tax" arrangement. This means the part of your salary paid for health insurance premiums will become non-taxable. It is a savings on Federal income tax and FICA taxes (Social Security and Medicare taxes). In most cases, you'll also save on State income tax and local income tax).

The following are significant changes that will occur during the 2001 FEHB Open Season. Please review the changes carefully and the additional information provided. The information will inform you of action required on your part to continue enrollment in FEHB.

Termination of Plans. The following Health Maintenance Organization (HMO) plans in the Washington, D.C. metropolitan area and West Virginia will terminate participation in FEHB:

- George Washington University Health Plan – Code E51 & E52
- Free State Health Plan – Code LD1 & LD2
- Carelink Health Plan (West Virginia) – Code 4C1 & 4C2

Note: Employees enrolled in these plans must reenroll in a different plan to continue FEHB coverage in 2002:

Plan Name Change. The HMO plan, CapitalCare has changed its name to CareFirst BlueChoice without altering the current enrollment code, 2G. In addition, CareFirst Blue Choice has expanded its service to cover the entire state of Maryland. No change is necessary

for employees who want to continue in this plan.

Plan Merger and New Option. Blue Cross/Blue Shield (BC/BS) Service Benefit Plan will no longer offer its High Option Plan (codes 101 and 102). Benefits in High Option Plan are now available in the Standard Option Plan, codes 104 (self) and 105 (self and family). In addition, BC/BS is now offering the “Basic Option” with new enrollment codes 111 (self) and 112 (family). Basic Option includes many features, such as no deductibles and copayments. The premium for Basic Option is also less than the Standard Option coverage. Consequently, Basic Option benefits are not available for services performed by Non-Preferred providers. **Enrollees in codes 101 and 102 will be automatically transferred to codes 104 and 105, unless a different plan is chosen during the open season. Employees who wish to enroll in the BC/BS “Basic Option” must elect this coverage during open season.**

FEHB Brochures and Guides. Due to availability of brochures on OPM’s website, only a limited number will be available in the Branch of Headquarters Personnel Operations in Room 308, WEBB Building. You are strongly encouraged to download and review the brochure(s) of your choice for detailed information on cost and coverage of FEHB participating plans.

The Office of Personnel Management’s 2001 Open Season website (<http://www.opm.gov/insure/health>) is accessible now. The 2002 FEHB Guides and health plan brochures are available in PDF format for downloading and printing, as well as text version suitable for the visually impaired.

How to Enroll or Make an Enrollment Change During Open Season. Employees must use Employee Express to enroll or make enrollment changes during open season. Employee Express is available at kiosks at certain locations or by calling (800) 827-6254 or via the internet at <http://www.employeeexpress.gov>. The following actions can only be made during FEHB open season via Employee Express:

- Enroll in any health benefit plan for which you are eligible
- Cancel your enrollment
- Change from one health plan to another
- Change your coverage (Self Only or Family)
- Participate/Waive Premium Conversion.

Note: Employee Express will be available to accept FEHB open season changes beginning November 12, 2001, through December 10, 2001.

Under family coverage, you can enter up to five additional family members. If you need to enroll more than five family members, excluding yourself, please submit an [SF-2809 \(Employee Health Benefits Election Form\)](#) to the [Personnel Office](#).

Effective Date of Coverage. All open season changes will be effective on January 13, 2002.

Current Enrollment. Employees who are not affected by FEHB Open Season changes and wish to continue coverage in their current plan need not take any action. However, employees are encouraged to review their current plan for changes in biweekly deductions and coverage.

Health Fair. The Department is inviting all Interior employees to attend a health fair on November 14, 2001 from 10:00 a.m. to 2:00 p.m. in the Rachel Carson Room. Health insurance

carriers will provide valuable information about health benefits and will be available to answer questions.

A handwritten signature in cursive script, reading "Denise E. Sheehan", is centered on a light yellow rectangular background.

American people.